



**YEAR IN REVIEW**



Hello Friends,

In our 2015 annual report, you'll see that we helped over 9,000 people rewrite their financial stories and that we continue to be a strong, effectively-managed, and mission-focused nonprofit agency.

OnTrack WNC is poised for a dynamic future. We continue to integrate the Financial Capability approach into our services, giving individuals, in every age and stage of life, confidence to combine financial knowledge and skills, access to appropriate financial products and resources, and support to take specific actions toward their goals. From young adults to retirees, whether single or married, managing busy family schedules, settling into an empty nest, or adjusting to widowhood, we empower people to build their capacity to manage their finances, make money decisions consistent with their values, and increase feelings of long-term stability.

We couldn't have done this important, life-changing work without YOU: our donors, funders, partners, clients, volunteers and community connections!

Thank you for your belief in our vision and your investment in our mission!

Dawn Klug  
President 2014-2015

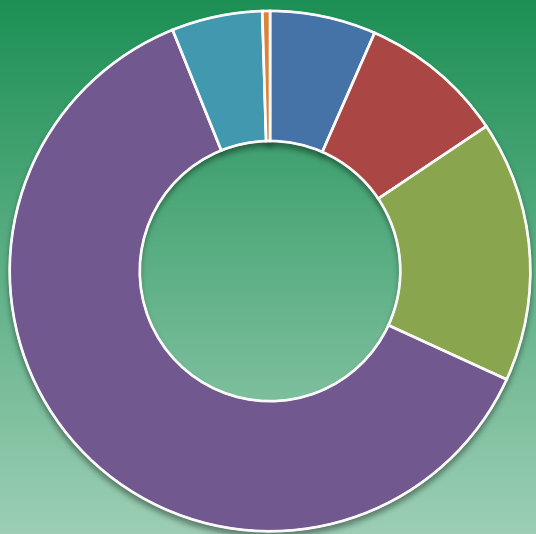
Brad Blackburn  
President 2016-2017

Celeste Collins  
Executive Director

P.S. Since there is still more work to do, we count on your ongoing financial support. Please [click here to donate now!](#)



# Where Does the Money Come From?

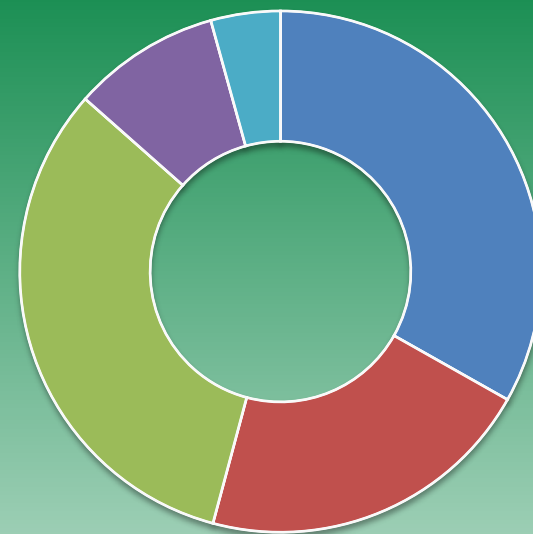


- Contributions \$97,354
- United Way \$132,483
- Contracts \$239,285
- Grants \$913,675
- Program Income \$83,434
- Other \$6,795

**total income: \$1,473,026**

*Financial information based on audited financial statements as of June 30, 2015.*

# Where Does the Money Go?



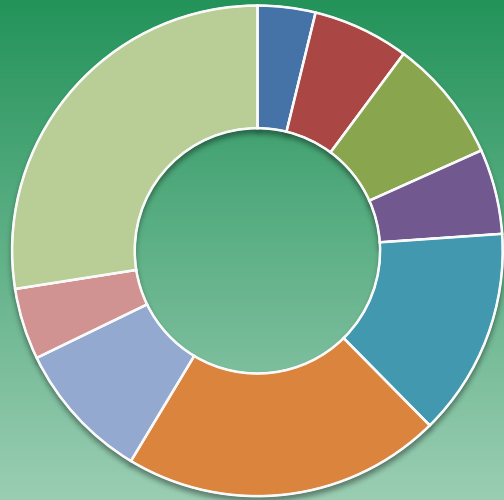
- Education & Collaborative Programs \$484,541
- Financial Counseling \$306,931
- Housing Counseling \$473,041
- Management \$134,074
- Fundraising \$63,413

**total expenses: \$1,462,000**

*Financial information based on audited financial statements as of June 30, 2015.*



# What is the Program Impact?



- 4% Homebuyer
- 6% Credit Builder
- 8% Debt
- 6% Women's Financial Empowerment Center
- 14% Tax Preparation
- 21% Youth Financial Literacy
- 9% Foreclosure Prevention
- 5% Reverse Mortgage
- 27% Money Management

**total clients served: 9,006**

# Program Highlights

**35.3%**

Of HomeRun Coaching for Homeownership participants received matched savings to purchase their first home.

**996**

Financial Capability Program participants combining financial knowledge, skills, action and access.

**\$16.9 M**

In mortgage assistance to 802 WNC homeowners through the NC Foreclosure Prevention Loan Fund since 2010.

**\$7.1 M**

In refunds for 5,215 low-income tax payers since 2007 saving over \$1 million in tax prep fees.



## 2015 Funding Partners

12Twelve Marketing • A-B Tech Community College • Action Pathways • Altavista Wealth Management • American Express • Asheville Savings Bank  
Atlantic Bay Mortgage Group • AvL Technologies • Bank of America • Bank of North Carolina • BarclayCard • BB&T Bank • Beverly-Hanks & Associates  
Beverly-Hanks Mortgage • Buncombe County Aging Services • Buncombe County Department of Health & Human Services • Buncombe County Government  
Capital One • Catholic Charities • Circles of Foster Church • Citigroup • City of Asheville Community Development Block Grant • Combined Federal Campaign  
Community Foundation of Henderson County (Perry N. Rudnick Fund) • Community Foundation of Western North Carolina (Asheville Merchants Fund)  
Discover Cards • Dixon Hughes Goodman LLP • Employee Assistance Network • Entegra Bank • Fifth Third Bank • First Baptist Church of Asheville  
First Citizens Bank • Gum, Hillier & McCroskey, PA • HomeTrust Bank • Housing and Urban Development • Housing Assistance Corporation • JPMorgan Chase  
Land of Sky Regional Council • Make Noise Co. • McGuire, Wood & Bisette, P.A. • Meritor • Mission Health • Money Management International  
Mortgage Bankers' Association of WNC • Mountain Housing Opportunities • National Foundation for Credit Counseling • NC Association of CPAs  
NC Housing Finance Agency • Neighborhood Housing Services • One Who Serves • Parsec Financial • Pitts, Hay & Hugenschmidt, P.A. • PNC Bank  
Self-Help Credit Union • Sisters of Mercy of NC Foundation, Inc • Starks Financial Group • State Farm • Synchrony Financial • TD Bank • Ten Thousand Villages  
The Biltmore Company • The Eastern Band of Cherokee Indians • Toshiba Business Solutions • United Community Bank • US Bank  
US Treasury Community Development Financial Institutions Fund • Wall Street Investments • Wells Fargo Bank  
Women for Women Giving Circle of the Community Foundation of Western North Carolina

## 2015 Individual Donors

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***We appreciate these organizations, foundations, and businesses that support our work through grants, contracts, and sponsorships. We thank the individual donors for their generous contributions to our programs and endowment fund. And we wouldn't be able to have the success we do with our programming without the support and dedication of our giving volunteers!***



**Please consider making a donation  
to OnTrack WNC. Your donation will help  
thousands of people in Western North Carolina  
manage their money and credit better.**

**OnTrack WNC Financial Education & Counseling  
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